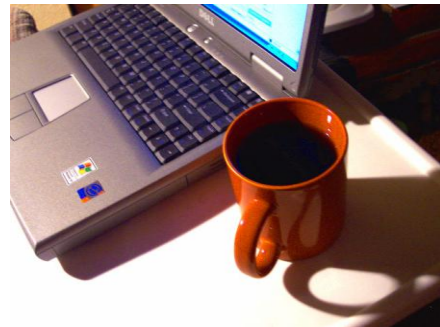


## ONLINE HOLIDAY SHOPPING SAFETY

*“The Internet has created a great atmosphere for increased business activity in Indiana and the country as a whole. It can connect buyers and sellers from across the globe faster than ever before. Unfortunately, it can also very quickly connect criminals and other malicious individuals with upstanding citizens, and that’s something we want people to know how to avoid.”*

*-- IDHS Executive Director Joe Wainscott.*

- **Secure your computer.** Make sure your computer has the latest security updates installed. Ensure that your anti-virus/anti-spyware software is running and done so, install a firewall before you begin your online shopping.
- **Upgrade your browser.** Upgrade your Internet browser to the most recent version available. Review the browser’s security settings. Apply the highest level of security available that still gives you the functionality you need.
- **Use strong passwords.** Create strong passwords for online accounts. Use at least eight characters, with numbers, special characters, and upper and lower case letters. Don’t use the same passwords for online shopping websites that you use for logging onto your home or work computer. Never share your login and/or password.
- **Do not e-mail sensitive data.** Never e-mail credit card or other financial/sensitive information. E-mail is like sending a postcard. Other people have the potential to read it.
- **Do not use public computers or public wireless for your online shopping.** Public computers may contain malicious software that steals your credit card information when card numbers and other confidential information.



- **Review policies.** Review the privacy policy for the website/merchant you are visiting. Know what information the merchant is collecting about you, how it will be used, and if it will be shared or sold to others.
- **Secure your transactions.** Look for the "lock" icon on the browser's status bar and be sure "https" appears in the website's address

bar before making an online purchase. The "s" stands for "secure" and indicates that the webpage is encrypted. Some browsers can be set to warn the user if they are submitting information that is not encrypted.

- **Make payments securely.** Pay by credit card rather than debit card. Credit/charge card transactions are protected by the Fair Credit Billing Act. Cardholders are typically only liable for the first \$50 in unauthorized charges. If online criminals obtain your debit card information they have the potential to empty your bank account.
- **Use temporary account authorizations.** Some credit card companies offer virtual or temporary credit card numbers. This service gives you a temporary account number for online transactions. These numbers are issued for a short period of time and cannot be used after that period. This is the safest method of shopping online.
- **Select merchants carefully.** Limit your online shopping to merchants you know and trust. Confirm the online seller's physical address and phone number in case you have questions or problems. If you have questions about a merchant check with the Better Business Bureau or the Federal Trade Commission.



- **Keep a record.** Keep a record of your online transactions, including the product description and price, the online receipt, and copies of every e-mail you send or receive from the seller. Review your credit card and bank statements for unauthorized charges.



***IDHS: Leadership for a Safe and Secure Indiana***

[www.in.gov/dhs.getprepared](http://www.in.gov/dhs.getprepared)